

IN RE:  
RYAN E WILLIAMS  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
  
vs.  
No Repondents.

Case No.:16-10820 TPA  
  
Chapter 13  
  
Document No.: 63

ORDER OF COURT

AND NOW, this 25th day of January, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE *jm*

In re:  
Ryan E. Williams  
Debtor

Case No. 16-10820-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam

Page 1 of 2

Date Rcvd: Jan 25, 2021

Form ID: pdf900

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2021:

Recip ID	Recipient Name and Address
db	+ Ryan E. Williams, 28 McGrath Lane, Transfer, PA 16154-2526
14281474	+ Belden Jewelers / Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14281475	+ EdFinancial Services, Llc, 298 North Seven Oaks Drive, Knoxville, TN 37922-2369
14305497	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14281476	+ First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jan 26 2021 03:12:44	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: rmscedi@recoverycorp.com	Jan 26 2021 03:27:10	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14281472	+ Email/Text: ally@ebn.phinsolutions.com	Jan 26 2021 04:41:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
15032960	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 26 2021 03:27:39	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14348357	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 26 2021 04:42:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281477	+ Email/Text: bankruptcyntices@psecu.com	Jan 26 2021 04:43:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14352846	Email/Text: Bankruptcy.Notices@pnc.com	Jan 26 2021 04:41:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14281478	Email/Text: Bankruptcy.Notices@pnc.com	Jan 26 2021 04:41:00	PNC Mortgage, Po Box 8703, Dayton, OH 45401
14285721	Email/PDF: rmscedi@recoverycorp.com	Jan 26 2021 03:27:10	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14281479	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2021 03:12:22	Synchrony Bank / JCPenneys, Po Box 965064, Orlando, FL 32896-5064
14342254	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 26 2021 03:20:19	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14281480	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 26 2021 03:12:39	World's Foremost Bank, Na, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

District/off: 0315-1

User: dkam

Page 2 of 2

Date Rcvd: Jan 25, 2021

Form ID: pdf900

Total Noticed: 17

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14281473	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Ryan E. Williams dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5